compositions. Normally such paintings tend to be decorative but Mohammed Kibria is undoubtedly sombre, emotional and expressive. At times his works might appear to be experiments with techniques but because of his empathy with his materials he is conscious of his forms which makes him one of our leading artists.

Kibria, like all modern artists, uses colours for their own value and identity- to express life and sensibility. For him a colour is not a pigment alone but something symbolic with life, vibrancy and strength of its own. in modern art, it is believed that colours are the very substance of the forms. He has used blocks and patches of rough patterns to create a harmony of sobre colours. It is believed that he was influenced by the European artist Mark Rothko, who used horizontal patches of a single colour with different strengths.

Kibria had been in Japan for training in graphics, and in Japan the technique of engrav ing has been carried to a mar-

Continued from page 10

Rotary club has many rituals

Grameen Bank, all said and

done, is a lot of defiance. We

defy things. To begin with, we

defied the banking system.

Then we defied the re-

lationship between man and

woman the way it existed in

the village. Women are not

supposed to speak loudly, but

one of Grameen Bank's re-

quirements is that you should

shout slogans so that the whole

village can hear you. slogans.

Physical exercises are part of

Grameen Bank rituals. Village

women are shy and they are

usually unable to talk to you in

an audible voice they can not

look you in the face. So we said

we are like your brothers, look

at us and talk person to per-

son. Their salam has actually

become a salute. Grameen

members have to talk face to

face and look straight into your

eyes and talk. It gives you a

distinction. If a little boy gives

you a salute you know that he

belongs to a Grameen Bank

identity, has been denied to

poor people. We want to bring

Then in '84 when we were

having national workshops in

Joydevpur, they added more.

There was a long list. People

can not remember long lists.

So I just stopped at sixteen.

We always start with our slogan

- oikya, karma srinkhala aty

amader path chala. They were

then known as the 16 decision

adopted at Joydevpur work-

shop. This establishes solidar

popular that they memorized

it. The list was getting longer

and I said people won't read

and remember them, so keep

it short. They don't read and

write, to read these we have to

keep someone who can read

and this is a big hassle. We

have slogans like 'we will not

line in broken huts, we will

report them, we will not give

dowry or ask for dowry etc. At

first this became popularly

known as the 10 decisions of

Madhupur workshop. Later

more were added and I said

let's keep it at 16 since it will

your views on the development

process in a developing coun

try. We have seen the success

story of Grameen Bank. You

have seen the various phases of

development in Bangladesh.

Over the last 20 years, from

state ownership, privatization,

how would you like to put your

views about a development

process that will help

DS: I would like to have

be easier to remember.

Gradually they became so

that back to them.

Self respect, an sense of

That sense I belong to a

you don't notice them.

## Sombre, Emotional and Expressive

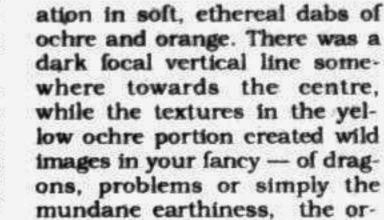
by Fayza Haq

vellous perfection. His parallel lines and undulating shapes created effective and unforgettable images while his graphic

training affect his textures. Painting No 17 was a buoyant abstract creation like the rest of the artist's work. The oil had massive browns, whites and ochre, with bold and supremely confident play of texture. Barbed wires and nails appeared occasionally, as if to hold the piece together .

No 19 was a creation in steely blue with texture work like lace patterns in the main body of the work. Yellow ochre had been added to lend interest. Two dark patches in the centre arrested one's attention if nothing else did.

No I was an ambitious cre-



No 3 had bars of white, grey and blue, with detailed texture work in white and black. The painting could have been bars of clouds or simply a cemented wall with splashes of colours put on at random. It was both soothing and pulsat-

ing as the greys, blues and

ange and white grey texture

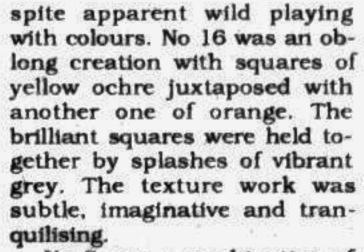
work added frimness to the

whites appeared full of joy and

No 23 appeared like pure acrylic painting in black and grey patches from afar. As you approached it and examined it you realised it was a collage as well. The bars, lines, wriggling strokes and splashes created a wonderful imaginative piece in shades of grey. They could have been clouds or a section of a frothing ocean.

No 9 was a soft creation in blues, greys and whites. You were fascinated by how the layers upon layers of simple colour could create such a wonder, mystery and magic in your mind.

No 18 had blues, whites, and greys again in a bold creation, which had symmetry de-



No 8 was a combination of pinks, beige and shades of greys, with squares and rectangles, one gliding into the other. Once again the detailed textured abstract work on the body of the entire composition arrested the attention of the

No 14 was a solid expanse facing you with tones of blue and brown worked into it. The mass of grey was relieved by a bar of white brown and ochre band running through the middle of the work.

The texture work in No 10, which was a blue, grey, black and brown creation, with highlights here and there, and minute detailed work throughout the whole body was peaceful and harmonious.

Splashes of grey and black acrylic paint on white were found in No 24, along with a few dots on the white background.

Through the use of colours and lines, without having in mind anything else, Kibria had presented his modern creations as visual experiences.

## Conversation

ate any development project on the consultants, experts, all according to that yardstick. If the missions they have sent you say we are building a huge and the products they have highway from Dinajpur to sold you. Only twenty five per cent of the money was spent Dhaka and this is our develin this country. It went to the local consultants, engineers, contractors and officials. So now, how are you going to say that this is the development we got with this 25 billion dollars? For whose benefit have you used this 25 billion? My first request is, let's sit down and find out what we are talking about, what is this development that we ought to change but we don't because it benefits me and you? We almost feel that if its good for me its good for the country.

DS: Well, I might say that if you build a road and create the facility for the villagers to bring their goods from one place to another and a bridge over which they walk, then in the long run, I am also changing the bottom 50%, because the villager will be bringing his chicken from Tongi and selling it in Dhaka at a better

DS: A job per se is not. But when I set up a paper mill in Khulna and produce this paper I am able to give jobs to 15,000 people. Shall I do without it? And just give 500 taka per person and not have the Khulna paper mill?

MY: I am glad you ask this question. Suppose Khulna newsprint factory costs 100 million dollars. You have two options: create

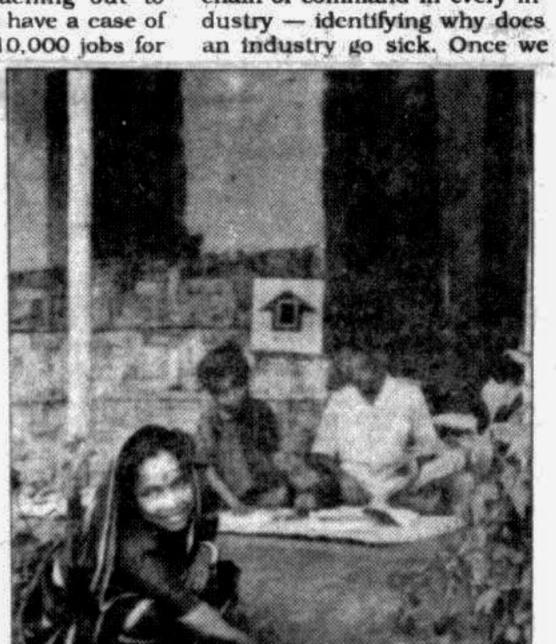
Khulna paper mill industries and employ 5,000 people as staff. They earn their livelihood directly. And say another 5,000 indirectly, carrying things, supplying etc. So you have created 10,000 jobs. If you accept self employment under the category of jobs, Grameen Bank lends out 15 million dollars every month and creates one million jobs, one million families are reached. So if you have created a Grameen Bank in Khulna with 100 million you will probably be reaching out to millions. So you have a case of creating either 10,000 jobs for

for more lungis - one million families, each asking for one new saree every year. You want to build up the base of the economy? This is how to do it. Build buying power.

Why are our industries sick today? Why is the inflation rate 4.5 today? Because the people are not buying anything. You have the Finance Minister saying this is good news. To me it is bad news. The economy is in a coma. If people had the purchasing power today, other people would be working to supply basic, simple things such as sarees, lungis, food etc. That is the basis of economy.

DS: But if people have money to buy, what are they going to buy if the economy does not produce?

MY: That's what I'm saying. Today half of the handlooms are dead. OK. Let's move to another area of difficulties and problems - the problem of management, of honesty, of chain of command in every in-



The Grameen Bank logo on their houses: A sense of security.

opment project, my question will be - does it positively impact the bottom 50%? If it does it is a development project; if it has zero contribution I would not call it a development project. If it has a negative impact on the bottom 50%, which it may, I will call it an anti development project. So if you are building a dam, a bridge, a power station whatever, my first test is does it change the lives of the bottom 50% in a positive way? The contribution to that would be the coefficient of my selecting or not selecting one project over the other. If I have two projects both of which fall under this definition but I can finance only one, I will see which one has a greater contribution to that section of the population. Most of the projects we see in Bangladesh do not do this. This is because from the very beginning we have not defined it that way. So this is are very important thing for a country like Bangladesh. If you look for example, just

community, that I am a sucthe foreign income component cess; because from very childin the last 21 years we have hood a poor person is told that received 25 billion dollars. he is a failure, especially for With that 25 billion dollars we the woman, who is brought up have not put any positive imthinking herself as a bad print on the faces of the bottom 50%. If there is an im woman or cause of misfortune for the family. We try to help print it is a negative one. The her demonstrate that is somequestion is then why did we need that 25 billion dollars? Sixteen decisions actually For whose benefit? And then, came from all those workif you really wanted to make shops. They go through lots of use of this one simple and discussions and problems. crude way perhaps, is just take The first time in '82 in the 2.2 billion dollars this year Madhupur I was summarising 1992. That's a lot of money. If all the issues or problems they we just take that from Paris were discussing, suggestions meetings and if we promise and ideas, throughout the that it will reach the people week. Then we wrote them and make sure it does then the down and made copies gave safest way is to write a check each one a copy so that they to every poor family of the botremember. These became tom 50 percent. I think every popularly known as 10 decipoor family can have a 500 sions of Madhupur workshop. taka check every month with

> DS: But you wouldn't be building bridges and roads.

2.2 billion dollars.

· MY: Well do we need that? You see, we have defined that whatever affects the poor people's lives in a positive way is development. Building a bridge is not development, building roads is not devel opnient. We have to agree that changing the lives of the bottom 50% is development. Now say I have a case. I can build a bridge with say, 500 taka or I can give cash 500 taka. I will take the one that directly and immediately impacts peoples lives so I'll say I'll take the 500

DS: So what will you do with the 500 taka?

MY: I'll buy a goat, or a cow; I'll do something. This 500 taka could be a Grameen Bank loan. And who wants the bridge? Probably the bridge actually kills me because I used to ply the boat and be a boat man crossing people. Now the bridge has taken away my livelihood.

So this is the way I would like to look at it. Maybe the bridge is good for me. But bridge per say does not make a development project. If say, you are building an international airport and call it a development project first you have to tell me why you are calling it that, how many people are being affected and who they are.

First of all my feeling is that You are familiar with the we do not understand what we BIDS (Bangladesh Institute of mean by development process Development Studies) study by even though we liberally use Rehman Sobhan and Hashem. the term. It means different Where did all the 25 billion things to different people. To dollars go? Seventy five per me 'development' is changing cent of the money was never the life of the bottom 50% in a sperit in this country. It was positive way. So I try to evaluspent in the donor countries

price. So it also relates to the question of productivity of land and when productivity of land is increased, would it not help the lives of the bottom 50%?

MY: Well these are the sort of make belief stories we have been telling ourselves for years— that somehow the bridge will do all these things. But that bridge never helped the lives of the poor people.

The only thing it did to their lives is that they were pushed out of the land because somebody else found it attractive. They lose their jobs because other people will push their goods. So you are going back to the good old trickle down theory again which was rejected in the US. I am not against the bridge provided you can prove that this is a better way to improve the life of

The terms you used, 'in the long run', is a very critical expression. In the long run, as it is said by economists, you are

Now say you brought a power plant to generate electricity. You claim that if there is electricity there will be industrialization. The more industrialization, the more people will be absorbed in the industry. I say industrial jobs do not alleviate poverty. You created another Adamjee which I slaved for over a lifetime and remained poor. I cannot live on my land with my family. 1 have to live in your bustees, in slums, in sickness, that's not poverty alleviation. Creating a job per se is not poverty allea 100 million dollars or one million jobs for the same amount. If job creation is your interest

That's all im saying, to weigh alternatives.

DS: 1 am talking of creating jobs and productivity of the economy in the same branch. I must find a way of marrying two things or maybe more than two things. Creating infrastructure in the country, creating jobs in the country, raising the productivity of the economy. If I have these three pre-regulsites, then I believe I'm on the right track for development.

MY: I agree. But the answer is different. Lets take productivity. With 100 million dollars (a false figure), you created a paper mill in Khulna, a sick industry. You have to go on giving subsidies to keep it alive, and you see productivity is a big zero. With 100 million dollars on the other hand, I have reached a million families, releasing the energy of this million. A tiny productivity increase in one million people added together is much larger than whatever

sophisticated equipment you can put up with a 100 million dollars. That one million people, because of an increase in income, will want to have a second lungi each year. So they will be asking for another lungi each year. So the lungi producers will be producing one million extra lungis a year because of the increase in demand.

In your case it was only 10,000 families. In this case it was one million families asking

have tackled those problems and the productivity goes up, then the money you are putting into hands of people they will be able to buy the goods that we are talking about. Improve on these things go might ahead. But the focus should be on self employment. People can do their own things and release their energy.

DS: From your experience with Grameen Bank would you say the approach should be self employment and that should be the motor?

· MY: Yes. Because other things you have complicated, your financial sector is collapsing, your industrial sector is sitting idle. You have problems in management, labor problems, political problems. You have to fix all these things. But at the same time you must focus on addressing the vast human resource we have. They must release their energies and contribute to the economy rather than become a liability. Each tiny bit contributed by the millions becomes a large contribution.

So coming back to resource allocation, if you are really serious about development and if you agree with the definition I gave you - helping the bottom 50% - if I am making any kind of economic plan, where will be my biggest allocation? The entire economic plan should be to change the lives of the bottom 50%. And whatever is needed to be done, if it is setting up a paper mill only then will I set up a paper mill. So the whole plan should be nothing but a poverty allevia-

## Transports of Joy

**7**OU read a lot in the newspapers about the car industry, which swings around from boom to gloom and back again.

However, most of the world doesn't own a car. It doesn't even ride in one. Most of the world climbs aboard a bus or pedals a bike, or uses one of a dozen kinds of other vehicles.

And thereby hangs a very fine piece of research, done by someone called Michael Replogle, published by the World Bank. I would like to meet him one day, and swap varns. The title of his great work is "Non-motorised Vehicles in Asian Cities."

It brings out the colourful (and sometimes crazy) traffic scene in Asia which has the most varied array of vehicles imaginable.

Stand, for instance, on any corner of Colombo's Galle Road as the traffic weaves through the suburb of Kollupitiya. You will see at least nine modes of transport, from bullock carts to container-rigs!

At one time, the government marked the road out into speed-lanes - bullock carts on the outside, four-wheel motors down the middle. It worked well, but not the way the authorities intended. The last motorist took to the bullocklane, because it was usually clear of traffic, whereas the center lane was crowded with trucks.

Or go to Bangladesh. The country has 24,000 buses and trucks, but it has 698,000 cycle rickshaw. Cars? Very few.

The cycle rickshaw is, in fact, the vehicle in Asia - India has 1,700,000, China probably 500,000 and Indonesia 200,000. Overall, there must be well over 3 million of these pedeal-pushed vehicles, nearly as many as all the motor vehicles combined.

First of all, no matter how you fulfil your long list of conditionalities and then you say industrialization will deliver the goods, how many jobs will you create? Figure that out. For each job you have to invest at least a million taka. The more sophisticated it gets it will be even higher. But where is the number of people without

Everyone now talks about poverty alleviation. But what item is alleviated? The question is: at the end of December 1992, how many people will come out of this poverty.

DS: It is very difficult to explain poverty alleviation. What if say I employ 5 people - who had no jobs. Am I contributing to poverty alleviation?

MY: It depends on who they are. Do they represent the bottom 50%? Landless population in the country is over 60%. These people you are talking of come from families who have 2-3 bighas of land. There are people poorer than them. So if you have drawn the line at 50% then no, you have not reached those 50%.

DS: But there is the fact that unemployment at the mid level does put a pressure on the bottom 50%, and the bottom 50% and mid level over-

I do not believe that 70% of all the grants and loans over the past 20 years have been al spent on donor countries and we have not achieved anything other than the remaining 20% So what is the yardstick?

MY: I will reverse the question. Which one of the projects you have seen in Bangladesh for the last 21 years you think has contributed to the poverty alleviation? Just name one.

DS: What about electricity in rural areas? It has helped your borrowers for example, to work at night.

MY: These are all make believe stories. You cannot pinpoint anything. You say that it helps our borrowers work at night. You have no idea about our borrowers. They don't even have homes. Forget about the electricity. You see we don't understand what poor people

are, what poverty is. If you build up on that bottom 50 per cent all the sick industries will come to life again because people will be buying things. You know cosmetics has become such a big thing because of the garment industry. All these girls working in the factories wanted to wear lipstick so you had to produce a cheap lipstick and advertise it.

DS: Would you like to tell us about your other projects such as your housing and fisheries project?

MY: On the housing side we've recognized that it is very important for poor people to have houses. This is a new loan activity. First we proposed a loan of 5000 taka so that people can have a tinned roof over their heads. We were opposed by housing experts because they were saying that it does not add to the housing stock.

Anyway, we succeeded in getting a loan from Bangladesh Bank for our borrowers. We made it to 7500 taka loan to complete a tin roof. Over time

## by Arjuna

Today, the old rickshaw where the puller jogs between two shafts is disappearing. This was the invention of an American in Japan (hence its name of "jin-rick-sha" -Japanese for man-power-vehicle), and at one time it was the premiere vehicle on the streets of Colombo, Rangoon, Singapore and Hong Kong, as well as over most of China and

In the hilly districts of Hong Kong, there used to be sedan chairs, carried by two or four hefty bearers. These are Asian in origin, but were used a lot in Europe even up to the last century. Hone Kong runs an annual charity competition for amateur sedan-teams up its stiff-sloped Peak, the professionals having disappeared 50

years ago. All over China in the major cities everyone owns a bicycle - it's the fastest way to move around on your own. Outside every office or factory there are special parking spaces for bicycles and special lanes are cordoned off for these pedal-

Pedal-power, of course, is not the only means of getting around Asia The region, in fact, is rich in small motorised vehicles, and of these my fondest memories are of Delhi's "phut-phut-kah," a motor-cycle and covered side-car. The capital's taxis were not always reliable, whereas a phut-phut-kah would take you anywhere for half the price and in half the time, too.

The mini-motorcycle was invented in Italy and called the Vespa (Italian for "wasp"). It was imported into India, where the Bajaj brand took over. Now more of the machines are ridden there than anywhere on the globe.

They helped forward a revolution in the labour force, in fact. In newly industrialising. cities like Poona and Banglaore and Kota, young ladies can be seen riding them to work, their sari-ends streaming in the breeze. Thus there has arisen a new breed of independent young businesswomen, previously thought to be impossible in Indian soci-- Depthnews Asia



Dhaka street scene

the price increased and we bought it to 12,000 taka for concrete-pillars, one tin roof, one sanitary latrine. We've given more than 150,000 loans. Initially we took the money from Bangladesh Bank. Later we also borrowed internationally.

We borrowed from Bangladesh Bank at 2 per cent and lent it for 5 per cent. Now it is 8 per cent for housing loans, and people pay us back over time in weekly installments. Rate of return is over 98 per cent are some ciami

Fisheries: we were requested by the government to take over some of them. One particular project of the government was Nilgachi fisheries project. We had no idea how to run that but since at that time we were told that the project was falling apart, we could help them and improve the

quality of performance. In the beginning we were told that during the government operation it could produce about 50 tons of fish. We took over in 1986. Gradually we increased it from 200 to 400 tons. Last year we had 500 tons of fish from this project This year we are hoping to get 1000 tons. This is a complex of about 800 ponds. We are trying to increase the yield per pond per acre. This is a flood free year. Last year there were three floods in succession. So our production could not reach the level we would have wanted it to.

With that experience we see that throughout Bangladesh, all the water bodies we have can produce a tremendous amount of fish. So we are helping our borrowers to lease ponds to grow more fish. This is another aspect of our project. We are planning to create a new foundation-

Grameen Fisheries Foundation. This is different from Grameen's Krishi Foundation which works in the northern districts - greater Dinajpur, greater Rangpur areas. This started as a project of Grameen Bank. We took deep tubewells which were installed by the government under Saudi grant and a loan from Asian Development Bank (ADB). This was done to increase agricultural production.

We saw that no matter how much money was available to borrowers, the return to their loan became very small because the overall economy is at a dead stop or stagnating, and this is particularly visible in the northern districts. So we tried to add to the economic possibilities. By strengthening the agricultural sector which provided opportunities to people to participate in more income generation. Last year we had 30,000 acres under Grameen Krishi Foundation; this year we have 60,000

We are also introducing maize in the area. Maize is not produced in Bangladesh but it is a good crop and can be produced here and earn cash returns for the farmers. A lot of this land remains empty most of the year unless the aman season comes which is the big season there. Even during the aman season a lot of land remains idle. So we are encouraging the farmers to grow

Last year we did this on a trial basis with 190 acres of maize and it was a very good' -crop. So now we are moving to 2000 acres of maize which has already been planted. We are also introducing bybrid maize, the seeds of which we imported from Thailand - we are planting 8.5 million tons of hybrid seeds this year. We are expecting 5000 tons of maize' from this operation and if this goe's well we can expand maize cultivation.

Last year we had about 300 acres of sugarcane under Grameen Krishi Foundation. This year because of the good results we have received we have expanded to 5000 acres. And almost half of our acreage is under this new technique of raising sugarcane seedlings and planting it in a more sys-

tematic way.

Grameen is still Grameen. The foundation is involved in different sorts of activities. There are lots of tiny pieces of land which are given as 'bandhak's to money lenders. Krishi Foundation comes forward and, if a Grameen member has such a tiny piece of land which he has given to a money lender, will release this land on behalf of the Grameen member and work out a deal that within 2 years of joint operation of the land between Krishi Foundation and the member the land will go back to the original owner. If that works out within grameen membership we can expand it to beyond membership.

Then we have introduced Soyabean. Northern districts have done soyabean. We have already prepared ourselves for 15000 tons of seed, of soy-

DS: One impression is that the whole success of Grameen Bank is because of your personality which is the driving force. So it is too much linked with a person. Don't you think that it is an unhealthy sign that it should be identified with one person. What are you doing to neutralize this personality

MY: That's not really true. People don't know other names in Grameen Bank. They just know one name. But Grameen Bank has 12,000 staff. This is almost like going to the banker's argument when we succeeded in Tangail, who said, you work too much, that's why it succeeded. We work in 30,000 isolated villages in Bangladesh and it works because the guy there works or the system works. No matter how smart this guy Doctor Yunus is it will be impossiblefor him to run the show alone.

It is not like one person is: sitting before a screen watching everybody. It is a system that functions.

And then that question has lost all validity when you set a Grameen programme works in Malaysia without Dr Yunus, in Sabah without Dr. Yunus. 20 odd programmes alone work in the Philippines. You don't. see Dr. Yunus' fingerprints overall these programmes.

DS: Thank you very much. Dr. Yunus, for your time.

Photon: Salahuddin Azizee, Grameen Bank